

# Is UMP Plus a good fit for you?



## Low Users of Health Care Services

All ages, don't access care often

### Health care realities:

- + Don't become ill or get hurt often
- + Generally healthy

### These members may especially like:

- + Extended hours for many primary care providers
- + 24/7 nurse advice line
- + No medical deductible for subscribers who qualify for a SmartHealth wellness incentive in 2016



## SmartHealth Participants

All ages, highly engaged, prevention-focused

### Health care realities:

- + Likely to work at improving their health and wellness
- + Comfortable using web portals to access information
- + Receptive to change; early adopters for better health
- + Take advantage of health improvement programs

### These members may especially like:

- + No medical deductible for subscribers who qualify for a SmartHealth wellness incentive in 2016
- + Web tools and ability to view test results
- + Partnering with their providers on health care decision-making



## Young Families

High use of pediatric/primary care services

### Health care realities:

- + Visit providers often—kids get sick and pass illness to family
- + Frequent pediatric visits; some emergency department visits
- + Need 24/7 access to clinical advice
- + Fill out a lot of paperwork
- + Want streamlined processes and coordinated care

### These members may especially like:

- + Primary care office visits are free in the plan's network
- + Choice of pediatric hospitals and providers
- + Extended hours for many primary care providers
- + 24/7 nurse advice line
- + Coordinated care among network providers



## Members with Complex Health Needs

All ages, chronic or intensive health care needs

### Health care realities:

- + Coordinate care among multiple providers
- + Manage complex or chronic needs for self or family members
- + May need more costly medications
- + May need additional specialized services or medical equipment

### These members may especially like:

- + Comprehensive network of specialists to choose from
- + Coordinated care among network providers—less burden on scheduling and communicating with providers
- + Partnering with their providers on health care decision-making



## Millennials

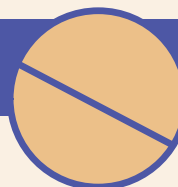
21-34 year olds

### Health care realities:

- + Tech-savvy and plugged in to digital tools
- + Looking for quick and easy health care solutions
- + Basic expectations of health plans
- + More open to changing plans

### These members may especially like:

- + Lower premiums, cost-sharing, and medical deductible
- + Web tools and ability to view test results
- + Extended hours for many primary care providers
- + Partnering with their providers on health care decision-making



## Not Ideal Members

People for whom UMP Plus may not be beneficial

### Health care realities:

- + Members who travel or work often outside of the network service area
- + Early retirees who live part of the year outside of the network service area (snowbirds)

- + Parents with enrolled children who live outside of the network service area (e.g., students in college, or young adults who live in separate households)
- + Members with loyalty to out-of-network providers